

Patent No. 5,731,655

Issue Date:

March 24, 1998

Application No.

08/614,212

Filing Date

March 12, 1996

For:

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Spark Plug with 360 Degree Firing Tip

The Petition does not establish petitioner was aware Maintenance fee was due

I, Paul Corrado was aware of the fees due but was unable to come up with the monies at the time due to an inability to pay. At the time the patent fee was due I was fighting to keep my home and was unable to pay the mortgage on the house. I ended up losing my house to foreclosure and was only making enough income to pay for basic living necessities such as food and gas.

We incorrectly dated the fees due as March 2011 due misreading a letter received by the patent office.

Petitioner Inconsistently Identifies The Month of Foreclosure on Petitioners House

The foreclosure process began when they threatened to take my home in late 2009 during the holiday season. I fought with every resource I had, going to court several times and hiring lawyers. I was able to reach an understanding with my lawyer who assured me he was handling the case and was under the impression he was showing up at all required appearances. Several months later I discovered the company CPLS I hired as a foreclosure specialist was not representing my interest and I was in trouble with the mortgage company again. Upon advice I was given, I stopped paying forbearance payments while a modification was in process. I was also told by the court that my lawyer did not show up to important hearings concerning my home. Without any communication from the mortgage company either by phone, email, or letter they set the foreclosure process in motion. I am in the process of suing the parties involved who took advantage of my situation and profited due to my loss. It is an accurate statement that I had 3 days notice to evacuate my home. This notice was posted in early 2010.

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The financial Information Ignores the time period from May 2010 until January 2012

It was my understanding that the time period we needed to cover was up until the patent is due. We will provide more financial information from the dates May 2010 and ending January 2012. Documents are attached to this letter.

The Expense Information is Incomplete

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The rental property was not listed as an asset because I was upside down on the mortgage and if I choose to sell the property it would not net me any extra income. If I would give the rental property as an asset it would list for \$189,000. I have a 1993 Nissan Ultima that blue book value lists a value of \$1200, but with 320,000 miles the car does not have a sellable value.

The financial information listed on the printed documents includes scheduled payments due every month; unfortunately I do not have detailed receipts for food & gas during this time but on average \$300.00 per week on gas and \$125.00 per week on groceries. On average I commute to work 5 days a week 50 miles roundtrip and occasionally work on Saturday.

The Asset information is Incomplete

The \$155.00 was paid for my membership fees to AAA. I drive a 1993 Nisan Ultima with 320,000 miles on it that has a bluebook value of \$1,200.00. I did not list this as an asset due to my inability to sell it for any reasonable amount and the use of the car is invaluable and liquidating it would leave me without transportation.

The Income Information may be Incomplete

I am a single father whose son is currently in a residential program due to his autism. I am not living with the mother and am not benefiting from any financial income she earns. I am the only person contributing any income to my household and any monies I spend on my son are for food and gas purchased while visiting him.

Mortgage World Savings held the mortgage on the rental property. A Homecoming Financial was the mortgage holder of the primary residence.

The budgetary information refers to money paid to Home Depot each month to pay off credit card payments. The reason for the Home Depot purchases was to make purchases for my home. When I moved in, there was a need for basic necessities and landscaping for the property. I charged these purchases to a Home Depot credit card I had applied for when I first purchased the house, believing it would be an easy way to track purchases that were made solely for home repairs.

The Information Fails to Address Petitioners Ability to Sell the Rental Property

During the period when my primary residence was being foreclosed upon my only source of income was the money I was receiving on my rental property; \$500.00 a month. I found myself in a tough situation because I now had nowhere to live and could not rent a room or an apartment I was let go from a job I had just started at Semco due to my having to take time off to move within 3 days. I had to live in the garage of the rental property until the tenant was given proper notice to leave the property. My rental property was now also in jeopardy without the income from employment and rent. The value of the home had significantly decreased to \$189,000 and I was upside down on the loan. So selling the rental home would not have made me any money to help with my financial situation.

With the help of Wachovia I was able to work with the lender to get a modification on the rental property which is now my primary residence. I also now have gainful employment as a welder with Aquafine and am able to manage my modified mortgages on the home.

Thank you,

Paul Corrado